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IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF OKLAHOMA

IN RE:

SURINA LYNN BROWN F/K/A SURINA LYNN THOMPSON,

DEBTORS

Case No.: BK-14-11710-JDL Chapter 7

MOTION FOR RELIEF FROM AUTOMATIC STAY AND ABANDONMENT OF PROPERTY AND BRIEF IN SUPPORT THEREOF AND NOTICE OF OPPORTUNITY FOR HEARING

COMES NOW, FREEDOM MORTGAGE CORP., (hereinafter referred to as Movant) and pursuant to the provisions of Title 11 U.S.C §361, §362 and §554, moves the Court to grant it relief from the automatic stay and for an order of abandonment of the property hereinafter described. In support of its Motion, Movant alleges and states as follows:

- 1. That the original makers, for a good and valuable consideration, made, executed and delivered to the Payee, a certain written promissory note; a true copy of said note and endorsements thereon, if any, is hereto attached, and made a part hereof.
- 2. As a part of the same transaction, and to secure the payment of said note and the indebtedness represented thereby, the said makers, being then the owners of the real estate hereinafter described, made, executed and delivered to the Payee, a real estate mortgage in writing, and therein and thereby mortgaged and conveyed to said mortgagee the following described real estate situated in Cleveland County, State of Oklahoma, to-wit:

A tract of land in the Southwest Quarter (SW/4) of the Northeast Quarter (NE/4) of Section 8, Township 8 North, Range 1 East of the Indian Meridian, Cleveland County, Oklahoma, being more particularly described as follows: Commencing at the Southeast corner of said Northeast Quarter (NE/4); Thence along the South line of said Northeast Quarter (NE/4) on a bearing of South 89°50'33" West, a distance of 1719, 20 feet to a 3/8" Rebar; Thence parallel with the East line of said Southwest Quarter (SW/4) of the Northeast Quarter (NE/4) on a bearing of North 00°18'18" East, a distance of 394.67 feet to a 3/8" Rebar, the point of beginning; Thence continuing on a bearing of North 00°18'28" West, a distance of 441.31 feet; Thence on a bearing of North 89°44'18" East, a distance 394.67 feet to a 3/8" Rebar set on said East line of said Southwest Quarter (SW/4) of the Northeast Quarter (NE/4);

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Thence coincident with East line on a bearing of South 00°18'28" East, a distance of 441.67 feet to a 3/8" Rebar; Thence on a bearing of South 89°47'25" West, a distance of 394.67 feet to the Point of Beginning. a/k/a 2850 Damann Ln, Norman, OK 73026

with the buildings and improvements and the appurtenances, hereditaments and all other rights thereunto appertaining or belonging, and all fixtures then or thereafter attached or used in connection with said premises. A true and correct copy of said mortgage is attached hereto, and made a part hereof.

- 3. Movant is duly authorized to bring this action.
- 4. Default has been made upon said note and mortgage. As of July 31, 2015, the loan is due for the April 1, 2014, and subsequent payments with an outstanding principal balance of \$96,449.56 plus accruing interest, attorney fees, costs and expenses, and other allowable charges.
- 5. The mortgage of Movant constitutes a valid lien against the mortgaged property, prior and superior to any right, title, lien, estate or interest of the Debtor or Estate.
- 6. Movant will suffer irreparable injury, loss and damage unless the automatic stay is terminated so as to permit Movant to commence with foreclosure action.
- 7. Notice of the Motion has been afforded to the Trustee, the Debtor and all parties claiming an interest in the subject property.

WHEREFORE, Movant requests that Movant, through its agents, servicers and representatives is permitted to contact Debtor(s) and/or Debtor('s") counsel for the purpose of engaging in discussions and consideration for possible loss mitigation options, solutions and/or resolutions with regard to the underlying mortgage and note, including, but not limited to loan modification or other loss mitigation alternatives.

WHEREFORE, Movant moves the Court for an Order vacating or modifying the automatic stay herein as provided by 11 U.S.C. §362 and directing the Trustee herein to abandon

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the mortgaged property as authorized by 11 U.S.C. §554 so as to permit Movant and other interested parties to enforce their liens against the subject property.

NOTICE OF OPPORTUNITY FOR HEARING

Your rights may be affected. You should read this document carefully and consult your attorney about your rights and the effect of this document. If you do not want the Court to grant the requested relief, or you wish to have your views considered, you must file a written response or objection to the requested relief with the Clerk of the United States Bankruptcy Court for the Western District of Oklahoma, 215 Dean A. McGee Avenue, Oklahoma City, OK 73102 no later than 14 days from the date of filing of this request for relief. You should also mail a filestamped copy of your response or objection to the undersigned Movant attorney (and others who are required to be served) and file a certificate of service with the Court. If no response or objection is timely filed, the Court may grant the requested relief without a hearing or further notice. The 14 day period includes the 3 days allowed for mailing provided for the Rule 9006(f) Fed.R.Bankr. Proc.

FREEDOM MORTGAGE CORP.,

By: s/ Jim Timberlake

JIM TIMBERLAKE - #14945

Baer Timberlake, P.C.

4200 Perimeter Center, Suite 100

Oklahoma City, OK 73102 Telephone: (405) 842-7722

Fax: (918) 491-5424

Attorney for Movant

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CERTIFICATE OF SERVICE

I hereby certify that I mailed a true and correct copy of the above and foregoing Motion with postage thereon fully prepaid to all parties claiming an interest in the subject property as listed below, and to those parties listed on the attached Creditor's Mailing Matrix, on August 17, 2015.

Surina Lynn Brown 2850 Damann Ln Norman, OK 73026-9123

The following persons should have received notice of the above and foregoing instrument on the same day it was filed by the Court's CM/ECF Electronic Noticing System.

Joel C. Hall 210 Park Avenue 3030 Oklahoma Tower Oklahoma City, OK 73102

Aaron D. Compton 4216 N. Portland Ave. Ste. 200 Oklahoma City, OK 73112

By: <u>s/ Jim Timberlake</u>

JIM TIMBERLAKE - #14945 Baer Timberlake, P.C. 4200 Perimeter Center, Suite 100 Oklahoma City, OK 73102 Telephone: (405) 842-7722

Fax: (918) 491-5424 Attorney for Movant